

September 15th, 2013

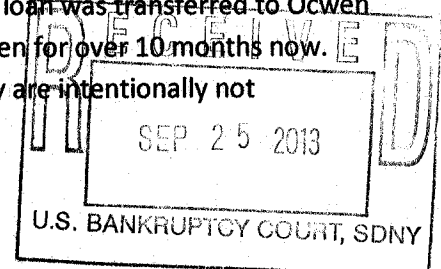
To the Honorable Martin Glenn,

I am not quite sure how to file a Temporary Allowance Request Motion. I don't even know the specifics of the Bankruptcy Plan you are ruling on. I do know it involves GMAC and now Ocwen or Deustch Banker's Trust.

I am writing to inform you that along with hundreds of others, if not even thousands have also been effected and are still being affected by this bankruptcy financial crisis and now maybe, even further effected by your ruling.

I was effected by the financial crisis and was unemployed and under employed for over 2 years. I was hired full-time temporarily in 2011 and then let go with 6 others who had been there longer than I. I requested a modification during this period of employment with GMAC. They denied me and then I lost the job. Finally after a painful job search again, I started the position I still currently have. (August 2012) I applied for a Loan Modification right away. Then again and again. Just to be told I did not qualify. Post modification to debt income ratio or NPV was negative which I now know are both not true. My post modification debt income ratio is within the Programs limits and my Net present value is not negative. I have equity in my home. I actually found out that GMAC had filed a Foreclosure notice from the security interview for my current position. I did not even receive a written notice from GMAC. I filed for a loan modification again with GMAC in October and November. In November, when they sent a denial again I requested a written response, none was given. Then I was told to apply again if I wanted to but maybe I should consider a short sale or selling. The irony that they were filing for Bankruptcy at the same time they were denying my modification. I started to become wiser. They had no incentive to modify my loan or others because they were about to file for Bankruptcy and transfer our loans to Ocwen.

Ocwen has been -very similarly difficult to deal with. Even in the past month denying me again even though I now know I do fall within the Making Home Affordable guidelines. I have received and participated in the financial counseling with a HUD approved agency and even they said I qualify. (Money Management International) I also submitted additional information regarding my property taxes (I filed for some assistance based on my salary) so I would definitely be able to afford a modified amount and stay in my home of over 13 years! I wrote to the non-approval department and submitted the tax sheet. No response. I requested a written response. No response. Then this past week Ocwen transferred my loan-case and designated me a new Relationship Manager. How do you transfer a loan with in the same company? Or why would you, might be the better question? To avoid something or avoid doing the right thing. Stretching things out for hundreds of Individual like me until the program expires? (12/31/2013) I just want to re-start paying my mortgage and get back in good standing. Which, I have stated to them numerous times. This past week Ocwen apparently changed their computer platform-system, also. How convenient. I actual had a person tell me my loan was transferred to Ocwen on September 3rd of this year. I stated that I have been dealing with Ocwen for over 10 months now. Sounds like switch and bait and screw the little people to me. I think they are intentionally not



participating in the making home Affordable Act. Not only GMAC-Rescap but also now Ocwen-Duesch Bankers Trust. Can a trustee be appointed to represent people like me who have been actively trying to resolve our financial part and request assistance to no avail? Can you include us in this Bankruptcy ruling? I would think some money is better than none. I might now have to file for Bankruptcy myself if I cannot resolve this issue with them. I do not want to file for Bankruptcy but I need some assistance. I cannot afford to pay 6 7/8 interest rate anymore. I tried to refinance at one point in time with my brother and I was denied because of my falling behind on my mortgage during my period of unemployment. I am concerned that if I file for Bankruptcy, it will jeopardize my current position.

Can you do anything for the hundreds maybe even thousands of people in my situation that have been trying desperately to resolve our ends so that we can recover from this extremely difficult time period? I would prefer to pay the Trustee of the Bankruptcy Court at this juncture. How many other Judges in other jurisdictions are also going to have to deal with the fall out of this as well since they are not willing to participate? I am already considering requesting foreclosure mediation in my state before I file for bankruptcy to protect my equity and my retirement nest egg which is all, currently in my home. *I want to stay in my home!*

Thank you for taking the time to read this letter.

I will continue to pray for the best possible outcome for all, ^{just} not the few!!!

Respectfully,

Marie-Claire Pearce

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*Pardon the hand edits.
Don't have time to ^{fully} edit + reprint. I can supply you with documentation, if you like? Want to get this letter to you before Sept 30th, 2013 as stated in the document-letter sent out... Thank you in advance, for your considerations of this matter, in its entirety! *MC Pearce**